

## A DRUGGIST'S BAD ACCIDENT

Mr. R. L. Bowman Victim of the  
First Real Winter's Day in  
Petersburg.

### THE SMALLPOX NOT SERIOUS

Dr. Mitchell Lectures Under  
Auspices of Woman's Club for  
Traveling Libraries.

(Special to The Times-Dispatch.)  
PETERSBURG, VA., February 27.—After a week of balmy days and a thunder storm Sunday, old King Winter returned to town today with the heaviest snow storm of the season, which continued from early morning until late this evening. The only accident so far reported was to Mr. R. L. Bowman, a well known druggist, who broke the bones of his right ankle this morning by falling on a sleety pavement on Bank Street. Mr. Bowman was taken to the Home for the Sick.

**SMALLPOX CASES.**  
A total of only seven cases of smallpox during the month ending February 26th is shown in the report of the city health officer, Dr. R. A. Martin, and as only one of those cases was among the white population, the supposed epidemic seems to be a very limited affair. Forty-six deaths, twenty-three white and twenty-three colored, and forty-four births, eighteen white and twenty-six colored, are reported for February. The colored rate of mortality was, as usual, larger than the white, but the difference was considerably smaller than for some time.

**DR. MITCHELL LECTURES.**  
Dr. S. C. Mitchell, of Richmond College, lectured at the Young Men's Christian Association Hall this evening on "Smallpox, the Master Teacher of the Greeks." Dr. Mitchell lectured under the auspices of the Woman's Club, for the benefit of the traveling libraries sent around by that organization.

### FLINCH AND ROMANCE.

Elegant Entertainment in Honor  
of Elopement Bride.

(Special to The Times-Dispatch.)  
MORRISVILLE, VA., February 27.—Flinch and romance still live in Morrisville, as was proved last night by the flinch party at "Edgewood," by Mrs. L. P. Crittendon, in honor of Mr. Carol Embrey and his bride, Miss Naomi Jones. Embrey and his bride, who were made one of the most interesting appearances at a most inviting appearance and each table seemed to vie with the other in life and animation.

At 11 o'clock the party adjourned to the dining-room to partake of a most sumptuous repast. Each table, with a shaded lamp in the center, surrounded with flowers and flowers, seated four persons.

After the refreshments there were more games, spirited repartee and music, the bride distinguishing herself by singing some especially clever songs to the accompaniment of the guitar, until an early hour, when the guests departed, all expressing themselves as being highly pleased.

Flinch and romance still hold sway in Morrisville. Miss Naomi was one of Morrisville's most popular and accomplished young ladies.

### SALARY NOT TEMPTING.

Dr. Drewry Says Pay Inadequate  
to Justify His Moving.

(Special to The Times-Dispatch.)  
PETERSBURG, VA., February 27.—In discussing his declination of the superintendency of the Western State Hospital, Dr. William F. Drewry condenses the reasons for his decision in the brief statement that the salary at the Staunton Institute is entirely inadequate to justify him in leaving his work at the Central State Hospital, which is progressing in perfect harmony with the board of directors, and the whole institution along lines instituted by himself and in which he takes especial interest, to say nothing of the sacrifices entailed by a change of home.

The salaries of medical officers at the Virginia State hospitals are smaller than in any other State. A committee appointed at a recent meeting of all the employees of the local institution, presented Dr. Drewry with a petition begging him to remain with them.

### NOVEL CASE.

Savage Bankrupt and Alimony  
Matter Carried to Supreme Court.

(Special to The Times-Dispatch.)  
WINCHESTER, VA., February 27.—Announcement was made here this evening that the now famous Savage bankrupt and alimony case is about to be carried

## Pure, Healthful, Refreshing Apollinaris "The Queen of Table Waters"

### LENTEN SERVICES IN MANY CHURCHES

Catholic and Episcopal Congregations to Observe the Penitential Season.

Today is Ash Wednesday, the beginning of Lent, and services will be held in all the Catholic and Episcopal Churches of the city. Masses in the Catholic Church will be said at 8 o'clock. Before the last mass ashes will be distributed to all the faithful, to be a sign of humility and the penitence of man.

During Lent masses will be said on weeks days in the Cathedral at 8, 9 and 10 o'clock. With the exception of today, services will be held every Wednesday evening at 8 o'clock during the Lenten season, when instruction will be given, followed by the benediction of the Sacred Sacrament. Stations of the cross, followed by Benediction of the palms, will be said at 2:30 P. M. and Fridays at 8 P. M.

Every Sunday evening during Lent services will be sung, with about 100 men and boys will chant the psalms. Bishop Van de Veer will deliver his series of Lenten discourses on these evenings, beginning next Sunday. The bishop has not announced his subjects, but he generally discusses doctrinal questions.

In the other Catholic Churches of the city similar services will be held. The hour for Friday and Sunday evenings is 8 o'clock.

For the Episcopal Church union services will be held at 8 o'clock in the afternoon on Monday, Tuesday, Wednesday, Thursday and Friday at St. James' and St. John's; Saturday at St. Andrew's, All Saints' and Christ Church. In addition to the following arrangement has been effected for night services at 8:15 o'clock: Monday and Tuesday, St. Paul's; Wednesday, St. James'.

Beginning with March 5th the subjects for their order will be as follows: First week: Sources of Religion—Self-Confession, Nature of Revelation. Second week: Elements of Religion—Belief, Dogma and Practice. Third week: Jewish Religion—Judaism. Fourth week: Christian Religion—Loyalty to a Person, Pursuit of an Ideal. The character of the subjects for the Lenten season is Kingdom-Apostolic, Medieval and Modern.

A meeting of all the vestries will be held on the 15th inst. to return to the great convention of the Episcopal Church to be held here next year, on the occasion of the Jamestown Exposition.

**ELABORATE WEDDING.**  
Miss Lilly Catherine Rhine the Bride of Miles P. Hoffman.

(Special to The Times-Dispatch.)  
CHARLOTTE, N. C., Feb. 27.—This evening at 6:30 o'clock at the home of Mr. and Mrs. A. P. Rhine, of Mr. Holly, their eldest daughter, Miss Lilly Catherine Rhine and Mr. Miles P. Hoffman, of Philadelphia, were married by Rev. Roger, the pastor of the Lutheran Church in Mr. Holly. The wedding this evening was one of the most elaborate home weddings of the State for many years. The whole house was decorated with potted plants, evergreens and flowers.

The attendants at the wedding were Miss Helen Hester, Miss Mary Hester and Miss Helen Hester, of the bride's side, and Mr. George Lowe and Norma Van Landingham, Messrs. L. P. Crittendon, J. M. Craig, of Charlotte, and B. J. Hoffman, the brother and best man of the groom. The bride and groom left on a south-bound train for Richmond. After a honeymoon of several weeks they will go to Philadelphia to live. The bride's father is one of the South's wealthiest cotton mill owners, and the groom is a prominent Philadelphia business man.

**EXCITING RACE.**  
Engine Adopts Terrific Speed to Keep Out of Way of Car.

(Special to The Times-Dispatch.)  
SCHUYLER, VA., February 27.—A Southern car ran away at Rockfish over the Nelson and Albemarle Railway Saturday morning. The car, occupied and started down the heavy grade, where an engine was standing on the trestle, a short distance away, the danger signal was given, the engine running back at about sixty miles an hour, just ahead of the car, for over two miles before the brakeman could stop it.

It was a most exciting chase, as there was danger of meeting other trains. The brakeman stayed on the car until it stopped.

**Metzger—Dawson.**  
(Special to The Times-Dispatch.)  
LEESBURG, VA., February 27.—Miss Fannie Dawson, daughter of Mrs. L. L. Dawson, and Mr. William Metzger, son of Dr. George Metzger, of Leesburg, were married at high noon today at the home of the bride's mother, Mrs. L. L. Dawson, in the presence of relatives and a few friends, the ceremony being performed by the Rev. Roger Tyler, of the Episcopal Church, assisted by Dr. J. W. Layton, of the Presbyterian Church. She was accompanied by Miss Rebecca Harrison as maid of honor. The best man was Mr. Julian Rogers, of Baltimore.

The couple left after the wedding breakfast for a honeymoon at the home of the bride's father, formerly of Philadelphia, in widely connected. They will reside in Leesburg.

**Ballots and Bullets.**  
(Special to The Times-Dispatch.)  
BOYDTON, VA., February 27.—Mr. Miller, of Powhatan, who has had charge of moving and arranging the record books and papers from the old to the new court Friday by burning a lot of ballots used in reconstruction days, when three explosions of pistol cartridges followed in rapid succession, causing consternation in the office. How these cartridges got with the ballots and why they were there is a mystery that will probably never be solved, but it will most likely bring to the remembrance of the hot-headed voters those trying days.

**Nelson County Odd-Fellows.**  
(Special to The Times-Dispatch.)  
NELLY'S FORD, VA., February 27.—At the weekly meeting of Nelly's Ford Lodge, No. 91, I. O. O. F., Saturday Dr. De Jarnette, of Avon, past grand of Blue Ridge, of Avon, was the guest of honor. He delivered an excellent address.

S. H. Carter, of Masses's Mills Lodge, was also present and gave a very interesting and instructive talk. At the close of the meeting, which was well attended, Mr. Carter addressed the farmers on behalf of the American Society of Equity.

**DR. DE JARNETTE CHOSEN.**  
Staunton Physician Selected As Supt. of Western State Hospital.

At a special called meeting of the General Board of State Hospitals, held in this city yesterday afternoon, Dr. D. J. De Jarnette, second assistant surgeon at the Western State Hospital at Staunton, was elected superintendent to succeed the late Dr. Benjamin Blackford. The position was offered first to Dr. W. L. Dewey, now head of the Central State Hospital at Petersburg, who declined it. Dr. De Jarnette has attained quite a reputation in the State as an alienist. He is exceedingly well known here, where he was at one time engaged in practice.

**Fire in Norfolk.**  
(Special to The Times-Dispatch.)  
NORFOLK, VA., February 27.—Six frame stores, with residences above, were destroyed by fire in Liberty Street, Berkeley, this morning. The places were occupied by Samuel Wilson, M. Berlin, Samuel Zed, W. Sykes and John Cubberly. The loss was \$8,000, partially insured.

**Funeral of Mr. Meredith.**  
(Special to The Times-Dispatch.)  
The funeral of Mr. Edward Meredith will take place this morning at 10:30 o'clock from St. Peter's Cathedral, with requiem mass.

**Beneficial to elderly people who suffer from dryness of mouth and throat.** In boxes only.

## BLIZZARD SWEEPS VIRGINIA COAST

(Continued From First Page.)

fell far short of the mark. Their range is six hundred yards. Then the big flat sun was brought into action, and tried to hurl a line bearing projectiles toward the stranded craft; but with no result. Both attempts failed to make the distance.

The surfboat was running made it impossible for a life-boat to live, and no attempt was made to launch one.

**Monstrous Seas.**

The crew of the schooner have not been seen by those on shore, and are thought to be staying below. Monstrous seas are running over the decks of the vessel, and life would not be worth a fender snap within reach of the waves. With the line blowing sixty miles an hour, the schooner still maintains an even keel, but is being terribly punished by the sea and her staunchness alone will pull her through the night. The life-savers have given up all hope of reaching the vessel before morning, and are keeping a close watch on the vessel.

The schooner struck about one thousand yards off shore, and at 5 o'clock to-night had been beaten in two hundred yards, but is still out of the life-boat's range. Her standing jib is set, but all the other sails are in tatters. She is loaded with coal.

**The Grace Davis.**

(Special to The Times-Dispatch.)  
NORFOLK, VA., February 27.—The four-masted schooner in distress off Cape Henry is supposed to be the Grace Davis, which loaded with coal at Newport News, the vessel left the Virginia capes, but was caught by the gale, blowing sixty miles an hour and was driven back to the beach. All the efforts of the two life-saving stations at Cape Henry and Virginia Beach have been useless. The vessel cannot be reached with the life gun or with the big Hunt gun. The weather will be fair to-morrow.

**Heavy Drifts.**

(Special to The Times-Dispatch.)  
MIDDELBURG, VA., February 27.—The heaviest snow this winter fell here today. It commenced this morning about 6 o'clock and has continued all day. It is now about six inches deep. Traffic is about cut off and everything is at a standstill. The lumber in the streets is suffering for several days until the roads are free. A strong wind accompanied the storm, that drifted the snow in places several feet deep.

**NORTHERN VIRGINIA.**

**Roads Blocked By Drifts and Lambs Suffer.**

(Special to The Times-Dispatch.)  
WARRENTON, VA., February 27.—A raging snow storm has continued here since early morning with a rapidly falling temperature. Several delivery carriers report big drifts over the several roads leading from here which will impede travel.

Great loss of young lambs from the intense cold is feared.

**FOUR INCHES.**

**Heavy Snow in Surry Prevents Farmers' Meeting.**

(Special to The Times-Dispatch.)  
SURRY C. H., VA., February 27.—It snowed here today at 7 A. M., and snowed until 8 P. M. It melted as fast as it fell until 11 o'clock, and it turned colder. It is now about four inches on a level. It drifted deeply in places. It almost reached the point of a blizzard.

Owing to the snow storm, the farmers did not turn out to the meeting to be held today, and the meeting was postponed until March 5th. The farmers are very much in earnest over the movement.

**RAGING STORM.**

**Great Slate Quarries in Buckingham Shut Down.**

(Special to The Times-Dispatch.)  
ARVONIA, VA., February 27.—A terrific snow storm reached this place early this morning and has been raging all day. The snow is now several inches deep, and is drifting greatly, as the wind is blowing a hurricane, and is increasing in intensity. The thermometer is far below the freezing point, and there is much suffering among the livestock.

The nine quarries here suspended work this morning at 9 o'clock, and will not resume operations until the weather improves.

**On the Southside.**

(Special to The Times-Dispatch.)  
GREEN BAY, VA., February 27.—A snow storm visited this place today, commencing early in the morning, and resulted in the deepest snow of the season. It was quite a surprise to all, as many were making preparations for a garden, and some were planting. The wind caused the snow to drift in some places to the depth of several feet.

**Blinding Storm.**

(Special to The Times-Dispatch.)  
NEWPORT NEWS, VA., February 27.—The first real snow of the season fell here today. A blinding storm began to rage at noon, and has not abated to-night. Snow is still coming down, and the wind is almost blowing a gale.

**In Fluvanna.**

(Special to The Times-Dispatch.)  
COLUMBIA, VA., February 27.—After a month of spring-like weather, a severe snow storm is raging here today. The wind is high, and the snow is drifting heavily. The snow began falling at 10 o'clock, and has been increasing all day, accompanied by increasing cold.

**The Northern Neck.**

(Special to The Times-Dispatch.)  
WARSAW, VA., February 27.—A heavy snow storm and wind has been prevailing here since 10 o'clock this morning.

**Eight Inches.**

(Special to The Times-Dispatch.)  
FREDERICKSBURG, VA., February 27.—A snow storm has prevailed here nearly all day, the snow reaching a depth of about eight inches.

**In the Valley.**

(Special to The Times-Dispatch.)  
FRONT ROYAL, VA., February 27.—Six inches of snow have fallen during the past twelve hours, wind blowing very hard.

**In Louisa.**

(Special to The Times-Dispatch.)  
FREDERICK HALL, February 27.—Snow began falling at five-thirty this morning. It is now a four o'clock, ten inches on a level, while in drifted places it is foot or more, and is still falling. This is the heaviest snow fall of the winter.

**In Bedford.**

(Special to The Times-Dispatch.)  
BEDFORD CITY, VA., February 27.—The earth was covered with snow to a depth of five inches at noon, and the snow still falls. This is the first snow

of more than an inch depth that has fallen here this season.

**In Cumberland.**  
(Special to The Times-Dispatch.)  
STODDERT, VA., February 27.—A high northeast wind is driving a blinding snow before it this morning, while the mercury stands at thirty degrees.

### SEVERE SNOWSTORM ENVELOPS CITY

Traffic Little Hindered. But the  
Severe Cold is Keenly Felt

By the Poor.

After a week of warm, spring weather, when the prognostications of the ground-hog seemed to have proved at fault, winter suddenly resumed again, and a blinding snow storm, with a blinding white mantle, paid a day's visit to the city again.

The storm which visited Richmond yesterday was central yesterday morning in North Carolina, whence it moved eastward, attended with rain through the Southern States, and with snow in Virginia and as far northward as the Great Lakes. The storm struck this city early yesterday morning, and soon covered the streets with a fall of snow two or three inches in depth.

Fair weather closely followed the storm, and for today the prediction is for weather fair and cool.

The great stress of the storm was probably felt on the coast, on account of the blowing and the blinding, heavy snow. Yesterday afternoon the center of the storm moved to about two hundred miles out at sea, where it is probable that the storm was felt in its worst severity, and where it is likely that all the smaller craft were in no little peril. But at 2 o'clock the high pressure began rising, and the storm was getting pretty well by.

In the city the snow began coming down early in the morning in a driving, blinding mist, and ere noon the streets were covered with a soft, slimy mass that was anything but comfortable for the foot passengers. The pavements soon became dangerously slippery, and though there were no serious accidents reported, there was much sliding and tumbling.

### High, Cold Wind.

With the fall of night the snow decreased, but the wind grew more bitter and shrill, and by such of those whose business kept them on the streets later in the night, the cold, piercing wind was the more keenly felt. On the street corners the poor beggars and blind mends shivered as they waited for the night's covering of rags and tatters. For the blind, the crippled and the helpless, the day was particularly harsh, and many a poor, errant wanderer was driven to find such shelter as he could. From pillar to post the shivering mendicants were driven by the howling wind, and the cold, freezing snow, until they were forced to seek refuge in the mission homes or in the police stations.

Both the Ballard Neighborhood House and the Methodist Institute were completely filled by nightfall, and in the crowded quarters many a man had to sleep on a shaker, with the head of a more comfortable bed. But the refugees were glad for anything that would afford them shelter and a bite to eat on such a bitter night. At least fifty men and women found their way to these homes for the destitute and starving, and with pinched noses and blue, tear-wet cheeks begged for shelter from the dark, howling night and for a few morsels of food to quell the pangs of an acute, biting hunger.

At the Ballard House twenty-three men and two women were given a Christian refuge. Superintendent Buchanan let it down the bars to all who applied for relief, whatever their condition, their position or their race. On such a night he said that he could turn none away. So the rooms were lit and warmed with glowing fires, a little food was spread on the tables, and the gaunt, hunger-stricken crowd were given all the warmth and cheer that a Christian, charitable humanity could demand. Besides the feeding of these wanderers, Mr. Buchanan and several calls from the outside for food and fuel.

### Poor Caught Unawares.

Many families, deluded with the idea that spring was at hand, were caught with very few of the necessities of life, and they all had to be supplied. Even with the work of the two city missions, it is highly probable that many a poor child and woman went to bed with aching hearts and empty mouths.

At the Methodist Institute the same conditions confronted Superintendent Sharp. All through the cold, wintry day there poured in the doors of the mission an unceasing tide of human misery and want, and when at last the

**CHAINED TO A CORPSE.**  
**Doeful Punishment of the Ancients Duplicated in Our Modern Life.**

The Romans used to punish a murderer by chaining to his body the corpse of his victim. The modern murderer is chained behind him the debris of his crime, the stench of a revolting thing that was once a man.

Every day you see people dragging around with them the corpse of their sins. They can't get away from them. And many of them have become so intimate with these corpses that they love to come corpses themselves. The misery of these poor unfortunates has become a habit with them. They have become like an old shoe. They have become accustomed to it.

And there are thousands of humans who are walking the earth to-day with corpses attached to them—dyspeptic stomachs they can't get rid of. They have to go along the best they can with these corpses. They are the owners of said dyspeptic stomachs are to be found in every walk of life, suffering from some form of indigestion, flatulence, dyspepsia, etc.

They wear that forlorn appearance, their energy at zero, nothing interests them, and they interest no one, their lives are weak, the muscles are wasted, and their shoulders sag. Are you one of the myriads who dandle and gratify their palates with the most delicate of their stomachs? Are you one of those who allow their senses to run riot, eating too much, drinking too much, eating at the wrong time, eating the half-cooked, the queer and the impossible?

Are you blotted after eating and imagining that it is your food that fills you? Do you have nausea when you look upon this or that, rebel at one thing and be hungry for it, too, at the same time. You have a weak stomach, and you know the matter with your stomach, but you don't know how to cure it. You don't know how to cure it. You don't know how to cure it. You don't know how to cure it.

Stuart's Dyspepsia Tablets do that very thing. They contain the most powerful ingredient which helps the stomach in the process of digestion, cures dyspepsia, acid stomach, indigestion, heartburn, flatulence, etc. They are the most powerful of the stomach, increase the flow of gastric juice, and do two-thirds of what the stomach would have to do with a weak stomach. They give the stomach some rest, and a chance to get right again.

You will feel the change first in your mind. You will feel rosy and sweet. That's the object. You can get these effective little tablets at any drug store, or at the 50c package.

Stuart's Dyspepsia Tablets is the name.

All Work is Under the Direct Supervision of Mr. Dahl.

## N. B. Dahl & Co.

The Shop of the Craftsman.

No. 19 East Main Street, Richmond, Va.

Fine Wall Paper Fabrics.

Fine Upholstering Drapery.

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1905, OF THE CONDITION OF THE AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, PURSUANT TO THE LAWS OF VIRGINIA.

President—E. M. PHILLIPS.  
Vice-President—A. L. HARRINGTON.  
Secretary—E. M. TERRY.  
Incorporated April 25, 1881; commenced business May 1, 1882.  
17 Broadway, New York City.

Amount of capital paid up in cash..... \$1,000,000 00  
Amount of net paid up assets December 31st of previous year..... \$2,194,521 46

**INCOME.**

Gross premiums unpaid December 31st, last year..... \$58,669 33  
Gross premiums in cash written and retained during the year..... 1,340,960 51

Total..... \$1,400,000 00  
Deduct gross premiums in course of collection at this date..... 7,489 29

Entire premiums collected during the year..... \$1,392,510 71  
Deduct reinsurance, abatement, rebate and return premiums..... 106,177 91

Net cash actually received for premiums..... \$1,286,332 80  
Interest on bonds..... 87,121 96  
Income from all other sources..... 600 85

Total income actually received during the year, in cash..... \$1,374,055 61  
Aggregate last balance and income..... \$3,568,577 07

**DISBURSEMENTS.**

Gross amount paid for losses..... \$67,896 06  
Deduct salvage, including recoveries on account of losses previously paid..... 21,718 18

Net paid policyholders..... \$46,177 88  
To stockholders for dividends (10 per cent.)..... \$100,000 00  
Commission to agents..... 147,191 96

Traveling expenses..... 22,884 18  
Salaries and all other compensation of officers and office employees..... 110,764 17

Taxes on premiums, taxes on property, insurance Department fees..... 27,985 47  
Rent..... 18,458 81

Advertising..... 18,458 81  
Auditing..... 18,458 81  
Interest and discount..... 4,929 03

Expenses..... 18,458 81  
Telephone..... 18,458 81  
Telegraph..... 18,458 81

Total miscellaneous expenses..... 18,458 81  
Total disbursements..... \$1,286,332 80

Balance..... \$3,568,577 07

**ASSETS.**

Market value of stocks owned absolutely..... \$1,586,054 46  
Cash in company's office..... 6,323 34

Policyholders' interest in policies..... 1,340,960 51  
Bills receivable, secured and unsecured..... 6,746 87

Special deposit with attorney..... 800 00  
All other items, viz:  
Premium notes, \$86,911.02; agents' balances, \$8,892.08

Agents' balances against commissions, \$19,022.19; office furniture and fixtures, \$18,458.81  
Total..... \$1,286,332 80

**NON-LENDING ASSETS.**

Interest due and accrued on bonds..... 8,446 30  
Premiums in course of collection on policies..... 77,121 96

Accounts owned, purchased on payment of losses—value based on past experience..... 60,872 90

Total..... \$2,340,582 36

**DEDUCT ASSETS NOT ADMITTED.**

Bills receivable..... 8,446 30  
Office furniture and fixtures..... 18,458 81

Agents' balances against commissions, \$19,022.19; office furniture and fixtures, \$18,458.81  
Total..... \$2,340,582 36

**LIABILITIES.**

In Process of Adjustment..... \$200,000 00  
Resisted by Own Account..... \$1,766 00

Net amount of unpaid claim account..... \$200,000 00

Aggregate of unpaid claims and expenses..... \$200,000 00

Gross premiums upon all unexpired risks, running one year or less from date of policy, credited premium..... \$48,121 96